## <u>REMARKS</u>

Reconsideration and further examination is respectfully requested.

The specification and drawings are amended to correct informalities only. The amendment does not involve subject matter that touches the merits of any issue contested upon appeal. The amendment was not made earlier due to oversight.

Figure 5 is removed as it is a duplicate of Figure 3, Figure 4 is amended to show the feature of consumer transfer, and Figure 2 is amended to note that it shows prior art. The specification is amended to remove references to Figure 5.

Applicants have made a diligent effort to place the claims in condition for allowance. However, should there remain unresolved issues that require adverse action, it is respectfully requested that the Examiner telephone Daniel A. Rosenberg, Applicants' Attorney at 515-288-2500 so that such issues may be resolved as expeditiously as possible.

For these reasons, and in view of the above amendments, this application is now considered to be in condition for allowance and such action is earnestly solicited.

Respectfully Submitted,

Daniel A. Rosenberg

Attorney

Reg. No. 44308

Daniel A. Rosenberg Attorney Suite 2500, The Financial Center 666 Walnut Street Des Moines, Iowa 50309-3993

Tel. 515-288-2500